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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number 09/894,644
Filing Date June 27, 2001
First Named Inventor Saylor
Art Unit 3624
Examiner Name LEE, CHEUKFAN
Attorney Docket Number DW:WebDep644

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U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
JL		US- 5,221,838	06-22-1993	Gutman et al.	
JL		US- 5,590,197	12-31-1996	Chen et al.	
JL		US- 5,684,950	11-04-1997	Dare et al.	
JL		US- 5,748,737	05-05-1998	Daggar	
JL		US- 5,819,034	10-06-1998	Joseph et al.	
JL		US- 5,845,070	12-01-1998	Ikudome	
JL		US- 5,903,721	05-11-1999	Sixtus	
JL		US- 5,960,411	09-28-1999	Hartman et al.	
JL		US- 5,987,140	11-16-1999	Rowney et al.	
JL		US- 5,987,438	11-16-1999	Nakano et al.	
JL		US- 5,991,749	11-23-1999	Morrill, Jr.	
JL		US- 6,000,832	12-14-1999	Franklin et al.	
JL		US- 6,014,636	01-11-2000	Reeder	
JL		US- 6,023,684	02-08-2000	Pearson	
JL		US- 6,029,141	02-22-2000	Bezos et al.	
JL		US- 6,058,250	05-02-2000	Hardwood et al.	
JL		US- 6,112,984	09-05-2000	Snavelly	
JL		US- 6,199,077	03-06-2001	Inala et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁴
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
JL		WO 0157813A1	08-09-2001	Watkins		

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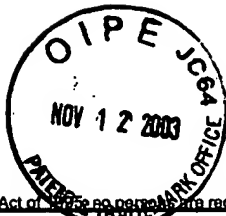
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 2 of 3

Complete if Known

Application Number	09/894,644
Filing Date	June 27, 2001
First Named Inventor	Saylors
Art Unit	3624
Examiner Name	LEE, CHEUKFAN
Attorney Docket Number	DW:WebDep644

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GROUP 36001**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
JL		US- 6,278,993	08-21-2001	Kumar et al.	
JL		US- 6,315,193	11-13-2001	Hogan	
JL		US- 6,321,339	11-20-2001	French et al.	
JL		US- 6,327,348	12-04-2001	Walker et al.	
JL		US- 6,347,305	02-12-2002	Watkins	
JL		US- 6,401,079	06-02-2002	Kahn et al.	
JL		US- 6,441,938	06-25-2002	Gates et al.	
JL		US- 6,477,565	11-5-2002	Daswani et al.	
JL		US- 6,477,578	11-5-2002	Mhoon	
JL		US- 6,601,761	08-05-2003	Katis	
JL		US- 6,609,113	08-19-2003	O'Leary et al.	
JL		US- 20010044756A1	11-22-2001	Watkins et al.	
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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

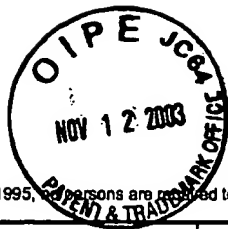
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	09/894,644		
		Filing Date	June 27, 2001		
		First Named Inventor	Saylors		
		Art Unit	3624		
		Examiner Name	LEE, CHEUKFAN		
Sheet	3	of	3	Attorney Docket Number	DW:WebDep644

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
JL		iPIN web pages, http://www.ipin.com/solutions/virtual_payments/ , at least as early as October 21, 2003, 3 pages.	
JL		"digital wallet," Webopedia.com, http://www.webopedia.com/TERM/digital_wallet.html , at least as early as September 22, 2003, 2 pages.	
JL		PayPal web pages, http://www.paypal.com , at least as early as September 16, 2003, 4 pages.	
JL		"e-Duction: The Ultimate Way to Pay," e-Duction web page, http://www.e-duction.com/ , at least as early as June 24, 2001, 1 page.	
JL		"Computer Incentive Program-Riverview SD," http://www.pde.psu.edu/supersolutions/computerincentive/compincreview.html , at least as early as June 24, 2001, 1 page (note: applicants were unable to find pages 2-4).	
JL		"EZ Deduct," Fringe Benefits Management Company web page, http://www.fbmcc-benefits.com/aboutfbmc/ezdeduct.asp , at least as early as June 24, 2001, 1 page.	
JL		"Teachers' Retirement System of the State of Illinois," http://www.trs.state.il.us/Pubs/ins04.html , at least as early as June 24, 2001, 1 page (note: applicants were unable to find page 2).	

Examiner Signature	<i>John T. H. G.</i>	Date Considered	3/18/2004
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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
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Title of Invention	Web Dependent Consumer Financing and Virtual Reselling Method																
<div>Application Number: 09/894644 </div> <div>Confirmation Number: 9353</div> <div>First Named Applicant: Eric Saylor</div> <div>Attorney Docket Number: DW:WebDep644</div> <div>Art Unit: 2161</div> <div>Search string: (6411938).pn.</div> <div>RECEIVED APR 14 2004 GROUP 3600</div>																	
US Patent Documents																	
Note: Applicant is not required to submit a paper copy of cited US Patent Documents																	
<table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td></td><td>1</td><td>6411938</td><td>2002-06-25</td><td>Gates et al.</td><td></td><td></td><td></td></tr></tbody></table>		init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass		1	6411938	2002-06-25	Gates et al.			
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass										
	1	6411938	2002-06-25	Gates et al.													
Remarks																	
Note: Remarks are not for responding to an office action.																	
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Substitute for form 1449B/PTO			C m p l e t e i f K n o w n		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number		
			Filing Date	Concurrently herewith	
			First Named Inventor	Eric Saylor	
			Group Art Unit		
			Examiner Name		
Sheet	1	of	1	Attorney Docket Number	KDO:196760-1

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
JL		Web site printout, http://www.trs.state.il.us/Pubs/ins04.html , "Notice to Employers Regarding Payroll Deduction Program Payments," Teacher's Retirement System of the State of Illinois, copyright 1998-2001, at least as early as 1998	
JL		Web site printout, http://www.fbmc-benefits.com/aboutfbmc/ezdeduct.asp , "Products and Services," Fringe Benefits Management Company, at least as early as June 24, 2001	
JL		Web site printout, http://www.pde.psu.edu/supersolutions/computerincentive/compincriverview.html , "Computer Incentive Program - Riverview SD," Pennsylvania Department of Education, at least as early as April 5, 2001	
JL		Web site printout, http://www.e-duction.com , "e-Duction The Ultimate Way to Pay," e-Duction, at least as early as 2001	

Examiner Signature		Date Considered	3/18/2006
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